Case 07-04006 Doc 1 Filed 03/07/07 Entered 03/07/07 12:20:00

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Page 1 of 33 Document Official Form 1 (10/06) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Bloom, James R. Bloom, Cynthia F. All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-3320 xxx-xx-7172 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 512 Princeton Lane 512 Princeton Lane Deerfield, IL Deerfield, IL ZIP Code ZIP Code 60015 60015 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Lake Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors OVER 200-1000-5001-10.001-25 001-100 001-50-100-1-10,000 49 99 199 999 5.000 25.000 50.000 100.000 100.000 Estimated Assets □ \$0 to □ \$10,001 to \$100,001 to \$1,000,001 to More than \$10,000 \$100,000 \$1 million \$100 million \$100 million Estimated Liabilities \$100,001 to \$1,000,001 to □ \$0 to □ \$50,001 to More than

\$100 million

\$100 million

\$50,000

\$100,000

\$1 million

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Page 2 of 33 Document Official Form 1 (10/06) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Bloom, James R. Bloom, Cynthia F. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Joseph E. Cohen March 7, 2007 Signature of Attorney for Debtor(s) (Date) Joseph E. Cohen 3123243 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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FORM B1, Page 3

Official Form 1 (10/06)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Bloom, James R. Bloom, Cynthia F.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James R. Bloom

Signature of Debtor James R. Bloom

X /s/ Cynthia F. Bloom

Signature of Joint Debtor Cynthia F. Bloom

Telephone Number (If not represented by attorney)

March 7, 2007

Date

Signature of Attorney

X /s/ Joseph E. Cohen

Signature of Attorney for Debtor(s)

Joseph E. Cohen 3123243

Printed Name of Attorney for Debtor(s)

Cohen & Krol

Firm Name

105 West Madison Street **Suite 1100** Chicago, IL 60602

Address

312-368-0300 Fax: 312-368-4559

Telephone Number

March 7, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal. responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
	James R. Bloom			
In re	Cynthia F. Bloom		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor:	/s/ James R. Bloom
	James R. Bloom
Date: March 7, 2007	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

	James R. Bloom			
In re	Cynthia F. Bloom		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Cynthia F. Bloom	
	Cynthia F. Bloom	
Date: March 7, 2007		

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Official Form 6D (10/06)

Cynthia F. Bloom

In re

James R. Bloom, Case No.

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		_			_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 06 CH 1387			first mortgage	Т	E D			
Ameriquest The Law Offices of Ira T. Nevel 175 North Franklin Chicago, IL 60606		J	512 Princeton Lane Deerfield, IL 60015		D			
	4	_	Value \$ 425,000.00	_			307,787.72	0.00
Account No. Ameriquest The Law Offices of Ira T. Nevel 175 North Franklin Chicago, IL 60606		J	arrearage 512 Princeton Lane Deerfield, IL 60015					
			Value \$ 425,000.00				50,000.00	0.00
Account No. 360185229 Internal Revenue Service 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604		J	1996 1997 1998 1999 2000 512 Princeton Lane Deerfield, IL 60015 Value \$ 425,000.00				83,364.17	16,151.89
Account No.			Value \$					
continuation sheets attached			(Total of	Sub this			441,151.89	16,151.89
			(Report on Summary of S		`ota lule		441,151.89	16,151.89

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Official Form 6E (10/06)

In re James R. Bloom, Case No. ____ Cynthia F. Bloom

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate

so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also

continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

3/07/07 12:15PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, N L I Q U I D A T E D ODEBTOR ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) income taxes Account No. Illinois Department of Revenue 0.00 **Bankruptcy Division** 100 W. Randolph Street J Chicago, IL 60601 1,436.55 1,436.55 Account No. 349663320 2001 Internal Revenue Service 0.00 230 South Dearborn Street Mail Stop 5010 CHI Н Chicago, IL 60604 14,718.39 14,718.39 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 16,154.94 16,154.94 0.00

(Report on Summary of Schedules)

16,154.94

16,154.94

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Official Form 6F (10/06)

In re	James R. Bloom,		Case No	
	Cynthia F. Bloom			
_		Debtors	-,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C O	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	C J M		N G	Q D L	ISPUTED	AMOUNT OF CLAIM
Account No.	•			l '	E		
ABC Humane & Wildlife 1418 East Olive Street Arlington Heights, IL 60004		J			D		90.00
Account No.							
All Temp Heating & Cooling 4363 West Montrose Chicago, IL 60641		J					1,500.00
Account No.							
Asset Acceptance Corp P.O. Box 2036 Warren, MI 48090-2036		J					Unknown
Account No.							
Asset Recovery Group 666 Dundee Road Northbrook, IL 60062		J					3,280.21
			<u> </u>	ubt	ota	I]	
			(Total of the				4,870.21

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No
	Cynthia F. Bloom	

						_	_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	QU I D A T	E	J [AMOUNT OF CLAIM
Bannockburn Radiology Center 2151 Waukegan Road #150 Bannockburn, IL 60015		J			ED			178.00
Account No. Board of Jewish Education 3320 Dundee Road Northbrook, IL 60062		J						4,681.10
Account No. 21698460 bp Asset Acceptance LLC 28405 Van Dyke Ave Warren, MI 48903		J						2,033.17
Account No. Buy Rite DVD 230 Fernwood Ave Edison, NJ 08837		J	business					724.50
Account No. Chicago Oral & Maxilofacial Surgery 201 Huron Street #9-100 Chicago, IL 60611		J	medical					319.40
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Subt				7,936.17

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

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CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	S	U	P	
AND MAILING ADDRESS	CODEBTOR	н		C O N T	Ë	D I S P	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ų	
AND ACCOUNT NUMBER	0	C	IS SUBJECT TO SETOFF, SO STATE.	I N	ľ	Ľ	AMOUNT OF CLAIM
(See instructions above.)	R	۲	,	N G E N	l D	D	
Account No.] ⊤	A T E D		
	1				D		
Childrens Memorial Hospital							
2300 Children's Plaza		J					
Chicago, IL 60614-3394							
							7,000.00
Account No.	T	T				T	
	1						
Circuit Court of Cook County							
50 W. Washington		J					
Chicago, IL 60602							
							628.30
Account No.	t	L	medical				
	1						
Condell Acute Care Clinic							
150 Half Day Road		J					
Buffalo Grove, IL 60089							
							140.00
A account No	╁	╁		-	L	_	1 10100
Account No.	-						
Deerfield Scool Dist 109							
517 Deerfield Road		J					
Deerfield, IL 60015		ľ					
Deerneid, iL 00013							
							108.00
							100.00
Account No.			medical				
Dermatology Partners of North Shore	1						
400 Skokie Blvd #475	1	J					
Northbrook, IL 60062							
							56.00
Sheet no. 2 of 10 sheets attached to Schedule of			1	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,932.30
Creations froming Unsecured Nonphority Claims			(Total of t	ш5]	pag	50)	

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

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CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
AND MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	C O N T	UNLL	S	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ü	
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G	1	E	AMOUNT OF CLAIM
(See instructions above.)	R		,	N G E N	D	D	
Account No.			medical	Т	A T E D		
					D		-
Dr. Marvin Freedman		١.					
The Bureaus, Inc		J					
1717 Central Street							
Evanston, IL 60204							
							2,200.00
Account No.	l		medical				
	1						
Dr. Robert Friedstat (Dental Collec							
64 Old Orchard Shopping Center		J					
#535							
Skokie, IL 60076							
							385.00
Account No.	l						
	1						
Eagle Market Makers, Inc							
141 West Jackson Blvd		J					
#1201A							
Chicago, IL 60604							
J							16,000.00
Account No.			Windy City Ones Top				,
recount ivo.	1		From the Cellar				
Ehov			Depot Shop				
Ebay 2145 Hamilton Avenue		J	- Separation - Sep				
San Jose, CA 95125		ľ					
Sall 3056, CA 93123							
							1,500.00
AAN-	_	\vdash	modical	\vdash	_	L	1,000.00
Account No.	-		medical				
ENH Medical Group Specialty Practic							
		J					
23139 Network Place		ľ					
Chicago, IL 60673							
							486.00
Sheet no. 3 of 10 sheets attached to Schedule of			2	Subt	ota	1	20,571.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	20,57 1.00

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No
	Cynthia F. Bloom	

	_							
CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	Ç	Ü	P	7	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U			AMOUNT OF CLAIM
Account No.			medical	T	E D			
ENH Radiology 34618 Eagle Way Chicago, IL 60678		J			D			71.85
Account No.	T		medical		T	T	†	
Evanston Northwestern Heathcare 23056 Network Place Chicago, IL 60673		J						
								559.00
Account No. Exxon/ Mobil P. O. Box 530964 Atlanta, GA 30353-0964		J						750.00
Account No.								
Farmers Insurance Group Credit Collection Services 2 Wells Avenue Dept 9134 Newton Center, MA 02459		J						583.15
Account No.	t	\vdash	medical	+	\vdash	t	\dagger	
Foot & Ankle Surgery Center National Revenue Corporation 4000 East 5th Avenue Columbus, OH 43219		J						203.50
Sheet no. 4 of 10 sheets attached to Schedule of	-			Subt	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nag	ge)	, [2,167.50

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No
	Cynthia F. Bloom	

	_							
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ü	Ţ	T	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU I D A T			AMOUNT OF CLAIM
Account No.					E			
Front Row Entertainment Inc 195 Carter Drive Edison, NJ 08837		J						3,050.00
Account No.	T	T	landscaping	T	T	t	†	
H Rodriguez Landscaping P.O. Box 1524 Northbrook, IL 60065		J						2,295.00
Account No.	┢	-	medical	\vdash	┢	╁	+	
Illinois Bone & Joint Inst 135 South LaSalle Dpt 1052 Chicago, IL 60674		J						295.32
Account No.			medical	T	T	t	1	
Lake Shore Neurology 211 East Chicago Avenue #740 Chicago, IL 60611		J						59.50
Account No.			medical	T	\vdash	t	†	
Loyola University Health Nationwide Credit & Collection P.O. Box 3159 Oak Brook, IL 60522-3159		J						195.66
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of			·	Subt	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				١	5,895.48

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.	
	Cynthia F. Bloom		

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C		CONT_XGENT	Z Q D	I F	AMOUNT OF CLAIM
Account No.	-				Ë		
Medtronic 710 Medtronic Parkway Minneapolis, MN 55432		J					509.35
Account No.	╁	T		T	Г	H	
NCO Group Fin 507 Prudential Road Horsham, PA 19044		J					
							204.00
Account No. North Shore Cardiologists 2151 Waukegan #101 Bannockburn, IL 60015		J	medical				432.00
Account No.			medical		П	Г	
North Shore Consultation Center 1535 Lake Cook Road #111 Northbrook, IL 60062		J					600.00
Account No. 3-08490936	╁	T	medical	+		\vdash	
Northwestern Medical Foundation Rev Production Mgt Inc 2800 South River Road #450 Des Plaines, IL 60018		J					159.60
Sheet no. 6 of 10 sheets attached to Schedule of				Subt	ota	<u></u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	1,904.95

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In re	James R. Bloom,	Case No)
	Cynthia F. Bloom		

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 18721044	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	COZH_ZGWZH	QU L DAT	U T F	AMOUNT OF CLAIM
Account No. 10121011	1				E D		
Northwestern Medical Foundation Rev Production Mgt Inc 2800 South River Road #450 Des Plaines, IL 60018		J					248.20
Account No.		T	medical	\top	Г		
Northwestern Medical Foundation Rev Production Mgt Inc 2800 South River Road #450 Des Plaines, IL 60018		J					
							461.00
Account No. Northwestern Memorial Hospital P.O. Box 73690 Chicago, IL 60673		J					Unknown
Account No.							
PayPal IC Systems 444 East Highway 96 Vanis Heights, MN 55127		J					45.23
Account No.	T	t		+			
Pegasus Soccer Club 485 Laburnum Drive Suite 200 Northbrook, IL 60062		J					3,850.00
Sheet no7 of _10_ sheets attached to Schedule of				Subt			4,604.43
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	7,004.43

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

CDEDITORIC MAME	С	Н	usband, Wife, Joint, or Community	С	U	Ti	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE OF AIM WAS INCURRED AND	CONTINGENT	ΙQ	֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	I S P U T E D	AMOUNT OF CLAIM
Account No. 06 SC 2931				T	E D			
Portfolio Recovery Associates LLC Blatt Hasenmiller Leibsker & Moore 125 South Wacker Drive Suite 400 Chicago, IL 60606		J						2,472.08
Account No.				T	T	Ť	1	
Providian Mastercard P.O. Box 660548 Dallas, TX 75266		J						4,632.00
	1			╄	1	1	4	4,032.00
Account No. Providian National Bank Blatt Hasenmiller Leibsker & Moore 125 South Wacker #400 Chicago, IL 60606		J						2,677.54
Account No.			medical			T		
Richard Kraines, MD LTD 767 Park Avenue #110 Highland Park, IL 60035		J						325.00
Account No. 56387171001	T	T	medical	T		t	\dashv	
Rush University Medical Center 2250 East Devon #352 Des Plaines, IL 60018		J						167.30
Sheet no. 8 of 10 sheets attached to Schedule of				Sub				10,273.92
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pa	ge)	10,210.32

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

							_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Λ I	T I N G	N L I Q U	U T F	AMOUNT OF CLAIM
Account No.	-		medicai			Ė		
Superior Air Groud Ambulance P.O. 1407 Elmhurst, IL 60126		J		-				462.50
Account No.		T				\dashv		
Surplus Countywide Distributing Ent 1120 West Exchange Avenue Chicago, IL 60609	-	J						
								6,787.00
Account No. UHaul Clear Check P.O.Box 27087 Greenville, SC 29616-7087		J						75.00
Account No.			business			\Box		
UHaul Int 2842 Washington Street Waukegan, IL 60085		J					x	540.00
Account No.	Ī	T	from the Cellar business checking			\dashv		
US Bank 700 Deerfield Road Deerfield, IL 60015		J						1,100.00
Sheet no. 9 of 10 sheets attached to Schedule of					ıbto			8,964.50
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of th	is p	ag	e)	0,304.50

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Official Form 6F (10/06) - Cont.

In re	James R. Bloom,	Case No.
	Cynthia F. Bloom	

	16	111.	about Wife laint an Occasionity	T		Ь	ī
CREDITOR'S NAME,	Ĭŏ		sband, Wife, Joint, or Community	اق!	N	Ĭ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 36355C000		T	medical	 	Ę		
Weil Foot & Ankle Clinic 1455 Golf Road Des Plaines, IL 60016		J			Ď		185.00
Account No. 100190xxx	t	H		\vdash	H	H	
Wilmette Police Department 710 Ridge Road Wilmette, IL 60091		J					
							50.00
Account No. Account No.							
Sheet no10_ of _10_ sheets attached to Schedule of		•		Subt			235.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis j	pag	ge)	255.00
			(Report on Summary of So		ota lule		75,355.46

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Form B6G (10/05)

> > Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-04006 Doc 1 Filed 03/07/07 Entered 03/07/07 12:20:00 Desc Main _{3/07/07 12:15PM}

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Form B6H (10/05)

In re	James R. Bloom,	Case No
	Cynthia F Bloom	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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United States Bankruptcy Court
Northern District of Illinois

	James R. Bloom			
In re	Cynthia F. Bloom		Case No.	
		Debtor(s)	Chapter	13

	De	btor(s) Chap	oter	_ 13
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR	R DI	EBTOR(S)
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I compensation paid to me within one year before the filing of the petitibe rendered on behalf of the debtor(s) in contemplation of or in connection.	ion in bankruptcy, or agreed to l	be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept	\$		3,823.00
	Prior to the filing of this statement I have received	\$ <u></u>		3,823.00
	Balance Due	\$		0.00
2.	2. The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	3. The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	4. I have not agreed to share the above-disclosed compensation with	any other person unless they are	mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a pecopy of the agreement, together with a list of the names of the peop			
5.	5. In return for the above-disclosed fee, I have agreed to render legal serv a. Analysis of the debtor's financial situation, and rendering advice to b. Preparation and filing of any petition, schedules, statement of affair c. Representation of the debtor at the meeting of creditors and confirm d. [Other provisions as needed] Negotiations with secured creditors to reduce to ma reaffirmation agreements and applications as needed 522(f)(2)(A) for avoidance of liens on household good	the debtor in determining whethers and plan which may be required nation hearing, and any adjourned arket value; exemption planted; preparation and filing of	ner to ed; ed hea	file a petition in bankruptcy; arings thereof; preparation and filing of
6.	 By agreement with the debtor(s), the above-disclosed fee does not incle Representation of the debtors in any dischargeabilit any other adversary proceeding. 	ude the following service: ty actions, judicial lien avoi	danc	es, relief from stay actions or
	CERTIFIC	ATION		
thi	I certify that the foregoing is a complete statement of any agreement or this bankruptcy proceeding.	arrangement for payment to me	for re	epresentation of the debtor(s) in
Da	Jos Co 109 Su Ch	Joseph E. Cohen seph E. Cohen 3123243 hen & Krol 5 West Madison Street ite 1100 icago, IL 60602 2-368-0300 Fax: 312-368-45	559	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Joseph E. Cohen 3123243	X /s/ Joseph E. Cohen	March 7, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
105 West Madison Street		
Suite 1100		
Chicago, IL 60602		
312-368-0300		
I (We), the debtor(s), affirm that I (we) have reco	ertificate of Debtor eived and read this notice.	
James R. Bloom Cynthia F. Bloom	X /s/ James R. Bloom	March 7, 2007
Printed Name of Debtor	Signature of Debtor	Date
Timed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Cynthia F. Bloom	March 7, 2007
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

In ro	James R. Bloom Cynthia F. Bloom		Case No.	
In re	Cynthia F. Bloom	Debtor(s)	Case No. Chapter	13
	V	ERIFICATION OF CREDITO	R MATRIX	
		Numbe	er of Creditors:	58
	(our) knowledge.	s) hereby verifies that the list of cr		·
Date:	March 7, 2007	/s/ James R. Bloom		
		James R. Bloom Signature of Debtor		
Date:	March 7, 2007	/s/ Cynthia F. Bloom Cynthia F. Bloom		
		Signature of Debtor		

ABC Humane & Wildlife 1418 East Olive Street Arlington Heights, IL 60004

All Temp Heating & Cooling 4363 West Montrose Chicago, IL 60641

Ameriquest
The Law Offices of Ira T. Nevel
175 North Franklin
Chicago, IL 60606

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The Law Offices of Ira T. Nevel
175 North Franklin
Chicago, IL 60606

Ameriquiest Mortgage P.O. Box 11056 Orange, CA 92856-1056

Asset Acceptance Corp P.O. Box 2036 Warren, MI 48090-2036

Asset Recovery Group 666 Dundee Road Northbrook, IL 60062

Bannockburn Radiology Center 2151 Waukegan Road #150 Bannockburn, IL 60015

Board of Jewish Education 3320 Dundee Road Northbrook, IL 60062

bp Asset Acceptance LLC 28405 Van Dyke Ave Warren, MI 48903 Buy Rite DVD 230 Fernwood Ave Edison, NJ 08837

CACH, LLC/ Providian
Authur B. Adler & Associates
25 East Washington Street Suite 500
Chicago, IL 60602

Chicago Oral & Maxilofacial Surgery 201 Huron Street #9-100 Chicago, IL 60611

Childrens Memorial Hospital 2300 Children's Plaza Chicago, IL 60614-3394

Circuit Court of Cook County 50 W. Washington Chicago, IL 60602

Condell Acute Care Clinic 150 Half Day Road Buffalo Grove, IL 60089

Deerfield Scool Dist 109 517 Deerfield Road Deerfield, IL 60015

Dermatology Partners of North Shore 400 Skokie Blvd #475 Northbrook, IL 60062

Dr. Marvin Freedman The Bureaus, Inc 1717 Central Street Evanston, IL 60204

Dr. Robert Friedstat (Dental Collec 64 Old Orchard Shopping Center #535 Skokie, IL 60076 Eagle Market Makers, Inc 141 West Jackson Blvd #1201A Chicago, IL 60604

Ebay 2145 Hamilton Avenue San Jose, CA 95125

ENH Medical Group Specialty Practic 23139 Network Place Chicago, IL 60673

ENH Radiology 34618 Eagle Way Chicago, IL 60678

Evanston Northwestern Heathcare 23056 Network Place Chicago, IL 60673

Exxon/ Mobil P. O. Box 530964 Atlanta, GA 30353-0964

Farmers Insurance Group Credit Collection Services 2 Wells Avenue Dept 9134 Newton Center, MA 02459

Foot & Ankle Surgery Center National Revenue Corporation 4000 East 5th Avenue Columbus, OH 43219

Front Row Entertainment Inc 195 Carter Drive Edison, NJ 08837

H Rodriguez Landscaping P.O. Box 1524 Northbrook, IL 60065

Illinois Bone & Joint Inst 135 South LaSalle Dpt 1052 Chicago, IL 60674

Illinois Department of Revenue Bankruptcy Division 100 W. Randolph Street Chicago, IL 60601

Internal Revenue Service 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604

Internal Revenue Service 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604

Lake Shore Neurology 211 East Chicago Avenue #740 Chicago, IL 60611

Loyola University Health Nationwide Credit & Collection P.O. Box 3159 Oak Brook, IL 60522-3159

Medtronic 710 Medtronic Parkway Minneapolis, MN 55432

NCO Group Fin 507 Prudential Road Horsham, PA 19044

North Shore Cardiologists 2151 Waukegan #101 Bannockburn, IL 60015

North Shore Consultation Center 1535 Lake Cook Road #111 Northbrook, IL 60062

Northwestern Medical Foundation Rev Production Mgt Inc 2800 South River Road #450 Des Plaines, IL 60018

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Northwestern Memorial Hospital P.O. Box 73690 Chicago, IL 60673

PayPal IC Systems 444 East Highway 96 Vanis Heights, MN 55127

Pegasus Soccer Club 485 Laburnum Drive Suite 200 Northbrook, IL 60062

Portfolio Recovery Associates LLC Blatt Hasenmiller Leibsker & Moore 125 South Wacker Drive Suite 400 Chicago, IL 60606

Providian Mastercard P.O. Box 660548 Dallas, TX 75266

Providian National Bank Blatt Hasenmiller Leibsker & Moore 125 South Wacker #400 Chicago, IL 60606

Richard Kraines, MD LTD 767 Park Avenue #110 Highland Park, IL 60035

Rush University Medical Center 2250 East Devon #352 Des Plaines, IL 60018

Superior Air Groud Ambulance P.O. 1407 Elmhurst, IL 60126

Surplus Countywide Distributing Ent 1120 West Exchange Avenue Chicago, IL 60609

UHaul Clear Check P.O.Box 27087 Greenville, SC 29616-7087

UHaul Int 2842 Washington Street Waukegan, IL 60085

US Bank 700 Deerfield Road Deerfield, IL 60015

Weil Foot & Ankle Clinic 1455 Golf Road Des Plaines, IL 60016

Wilmette Police Department 710 Ridge Road Wilmette, IL 60091